

Customer Profile

All signatures on this account must sign the application inside X.

Personal Information

Personal Information Redacted

Shipping Address
(if different from residence)

Passport Information

Please provide copies of your passport

Name: VERA Nationality: INDIAN
 Name: NEELAM Nationality: INDIAN
 Name: NEELAM Nationality: INDIAN
 Name: NEELAM Nationality: INDIAN
 Name: NEELAM Nationality: INDIAN
 Name: NEELAM Nationality: INDIAN
 Name: NEELAM Nationality: INDIAN
 Name: NEELAM Nationality: INDIAN

Business Information

Occupation

Line of Business

Business Address

Home Telephone

Office Telephone

Telex/Fax Number

Home Computer

Card No.

Card No.

Card No.

If U.S. citizens or residents please enter U.S. social security number

Bank Use Only

Account Number

CD

Details of Remittance

Joint Accounts - Individual Accounts only

(Please indicate as appropriate)

All transactions to be concluded with or through the Bank (including the creation of any charge, assignment or other commitment under any contract or other property from time to time as security for the fulfillment of any payment) to your name and the creation of any commitment or assignment to this agreement must be authorized by the following signature(s)

☒ ANY ONE of the individuals signing on this application

OR

☐ ANY TWO of the individuals signing on this application

OR

☐ ALL of the individuals signing on this application

OR

☐ OTHER (specify)

Bank References

Name of Bank

Full Address

Contact Person

Name of Bank

Full Address

Contact Person

American Express Bank Ltd. is hereby irrevocably and unconditionally authorized by you (the Customer) to contact the above banks to verify the creditworthiness and other information required by the Bank for the purpose of the Bank may make disclosure of such information as the Bank, in its sole discretion, considers to be relevant for its purposes.

EM in attendance

Date of Meeting

Location of Meeting

Telephone and Telex Instructions

You authorize the Bank to accept your instructions in respect of any transaction by telephone and/or telex transmission in accordance with the terms of the Private Banking Service Agreement.

If you want this service all clients must sign below

☒ YES VERA P. JAYANI

☒ YES NEELAM P. JAYANI

☒ YES NEELAM P. JAYANI

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Disclosure of Risks and Disclaimer

I confirm that I have read the section entitled "Disclosure of Risks and Disclaimer" of the Private Banking Service Agreement and fully understand it.

☒ YES VERA P. JAYANI

☒ YES NEELAM P. JAYANI

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All instructions to be conducted by you with or through the Bank shall be subject to the terms and conditions of this account application and the Private Banking Service Agreement. By signing this application, I acknowledge that I have received a copy of the Private Banking Service Agreement and that I have read and fully understood the terms.

Signed, Sealed and Delivered By All Applicants

✓ Yusuf A. Daryani
 Name: Yusuf A. Daryani
 ✓ Yusuf A. Daryani
 Name: Yusuf A. Daryani
 X - X - X - X -
 Name: Yusuf A. Daryani
 X - X - X - X -
 Name: Yusuf A. Daryani
 Date: JANUARY 19, 2003

Signed for American Express Bank Ltd.

Thank you for establishing an account with American Express Bank Ltd., Singapore. The General Banking and Investment services are immediately available.

Availability of Foreign Exchange and Credit Services will be as advised to you by American Express Bank Ltd., Singapore from time to time.

In the presence of Witness

X Yusuf A. Daryani
 Name: Yusuf A. Daryani
 Date: 20 JAN 2003
 X Yusuf A. Daryani
 Name: Yusuf A. Daryani
 Date: 21 JAN - 2003

LETTER OF AUTHORITY - SPECIMEN SIGNATURE AND SIGNING INSTRUCTION

The Bank is hereby authorized to accept written instructions from the following authorized signatories given in the manner specified below concerning the operation of all of my Accounts and all other matters as provided for in this document between the Bank and me. This authority is to extend in full force and binding upon me until rescinded by the Bank of written instructions from me to the contrary.

Name of signatory & I.D. Card/Passport No.	AMERICAN EXPRESS BANK LTD	SIGNATURE CARD
(1) Mr./Mrs./Ms.	Title of Authorized	Authorized Name
(2) Mr./Mrs./Ms.	(3) Mr./Mrs./Ms.	(4) Mr./Mrs./Ms.
(5) Mr./Mrs./Ms.	(6) Mr./Mrs./Ms.	(7) Mr./Mrs./Ms.
(8) Mr./Mrs./Ms.	(9) Mr./Mrs./Ms.	(10) Mr./Mrs./Ms.
(11) Mr./Mrs./Ms.	(12) Mr./Mrs./Ms.	(13) Mr./Mrs./Ms.
(14) Mr./Mrs./Ms.	(15) Mr./Mrs./Ms.	(16) Mr./Mrs./Ms.
(17) Mr./Mrs./Ms.	(18) Mr./Mrs./Ms.	(19) Mr./Mrs./Ms.
(20) Mr./Mrs./Ms.	(21) Mr./Mrs./Ms.	(22) Mr./Mrs./Ms.
(23) Mr./Mrs./Ms.	(24) Mr./Mrs./Ms.	(25) Mr./Mrs./Ms.
(26) Mr./Mrs./Ms.	(27) Mr./Mrs./Ms.	(28) Mr./Mrs./Ms.
(29) Mr./Mrs./Ms.	(30) Mr./Mrs./Ms.	(31) Mr./Mrs./Ms.
(32) Mr./Mrs./Ms.	(33) Mr./Mrs./Ms.	(34) Mr./Mrs./Ms.
(35) Mr./Mrs./Ms.	(36) Mr./Mrs./Ms.	(37) Mr./Mrs./Ms.
(38) Mr./Mrs./Ms.	(39) Mr./Mrs./Ms.	(40) Mr./Mrs./Ms.
(41) Mr./Mrs./Ms.	(42) Mr./Mrs./Ms.	(43) Mr./Mrs./Ms.
(44) Mr./Mrs./Ms.	(45) Mr./Mrs./Ms.	(46) Mr./Mrs./Ms.
(47) Mr./Mrs./Ms.	(48) Mr./Mrs./Ms.	(49) Mr./Mrs./Ms.
(50) Mr./Mrs./Ms.	(51) Mr./Mrs./Ms.	(52) Mr./Mrs./Ms.
(53) Mr./Mrs./Ms.	(54) Mr./Mrs./Ms.	(55) Mr./Mrs./Ms.
(56) Mr./Mrs./Ms.	(57) Mr./Mrs./Ms.	(58) Mr./Mrs./Ms.
(59) Mr./Mrs./Ms.	(60) Mr./Mrs./Ms.	(61) Mr./Mrs./Ms.
(62) Mr./Mrs./Ms.	(63) Mr./Mrs./Ms.	(64) Mr./Mrs./Ms.
(65) Mr./Mrs./Ms.	(66) Mr./Mrs./Ms.	(67) Mr./Mrs./Ms.
(68) Mr./Mrs./Ms.	(69) Mr./Mrs./Ms.	(70) Mr./Mrs./Ms.
(71) Mr./Mrs./Ms.	(72) Mr./Mrs./Ms.	(73) Mr./Mrs./Ms.
(74) Mr./Mrs./Ms.	(75) Mr./Mrs./Ms.	(76) Mr./Mrs./Ms.
(77) Mr./Mrs./Ms.	(78) Mr./Mrs./Ms.	(79) Mr./Mrs./Ms.
(80) Mr./Mrs./Ms.	(81) Mr./Mrs./Ms.	(82) Mr./Mrs./Ms.
(83) Mr./Mrs./Ms.	(84) Mr./Mrs./Ms.	(85) Mr./Mrs./Ms.
(86) Mr./Mrs./Ms.	(87) Mr./Mrs./Ms.	(88) Mr./Mrs./Ms.
(89) Mr./Mrs./Ms.	(90) Mr./Mrs./Ms.	(91) Mr./Mrs./Ms.
(92) Mr./Mrs./Ms.	(93) Mr./Mrs./Ms.	(94) Mr./Mrs./Ms.
(95) Mr./Mrs./Ms.	(96) Mr./Mrs./Ms.	(97) Mr./Mrs./Ms.
(98) Mr./Mrs./Ms.	(99) Mr./Mrs./Ms.	(100) Mr./Mrs./Ms.

AMERICAN EXPRESS BANK

COPY TO:	50
PROG-FB	
PROG-CS	
HOLD MAIL	
SCANS	

N>411

Private Bank Account Application

I hereby request to establish an account relationship with American Express Bank Ltd., Singapore. I agree to be bound by the terms and conditions of this application and the Private Banking Service Agreement.

The following services are available

- | | |
|-----------------------------|------------------------------------|
| General Banking | Investments |
| Current Account | Security Advisory Service |
| Call Deposits | Custodian Service |
| Time Deposits | Securities Lending |
| Pledgery Investments | Strategic Deposits |
| Deposit Currency Conversion | Prudential Metals |
| | Discretionary Portfolio Management |

The Bank will advise you on the availability of Foreign Exchange and Credit Services.

- | | |
|--|-----------------------|
| Foreign Exchange & Derivatives | Credit Services |
| Spot Foreign Exchange | Loans and Advances |
| Forward Foreign Exchange | Share Margin Trading |
| Foreign Exchange, Metal & Option Trading | Other Credit Services |
| Foreign Exchange Options | |

New Products and Services

The Bank may introduce and provide new services from time to time. The terms and conditions governing such services shall be notified in writing to the Customer. Failure to receive any such notification, as a result of held mail instructions or otherwise, shall not invalidate them.